

SERVICE RELIABILITY AND PATRONAGE OF AGENCY BANKING SERVICE PROVIDERS IN RIVERS STATE

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Abstract

This study examined the correlation between service reliability and patronage of agency banking service providers in Rivers State. This study was anchored Theory of Reasoned Action. The study adopted a quantitative research approach and an explanatory research design. The population of the study comprised Agency Banking Service Providers in Rivers State. This population is infinite. Hence, the Krejcie and Morgan Table for sample size determination was used to determine 384 agency banking service providers as the sample size. Primary data was collected using questionnaire. The data were analyzed using tables, simple percentages, mean score rating, standard deviation, while the hypotheses were tested using Pearson Product Moment Correlation. The study revealed a positive and statistically significant correlation between service reliability and patronage of agency banking service providers in Rivers State. Thus, the study concluded that service reliability significantly influence patronage of agency banking service providers in Rivers State; and recommends that the agency banking service providers in Rivers State should provide reliable services that are error-free to improve their patronage.

Keywords: customer retention, patronage, profit level, sales volume, service reliability

Introduction

The banking sector play significant roles in the economic development of nations. The economic importance of the banking industry has continued to increase in both developed and developing countries. Consistent customer patronage is however critical to the survival of banking service providers because it drive financial success, enhance competitiveness, and provide stability (Michael et al., 2012).

In recognition of the imperatives of customer patronage to business performance, service organizations such as agency banking service providers around the world are implementing marketing strategies to attract customer patronage. One of such marketing strategies is providing reliable services (Amzat et al., 2020; Olokundun et al., 2019; Abdullah et al., 2023).

Service reliability is the extent to which a service is consistent in meeting customer expectations. Basic models related to service reliability (Mooradian et al., 2020). Service reliability is widely recognized as a critical determinant of business success in today's competitive environment. Any decline in customer satisfaction due to poor service quality would be a matter of concern, since consumers have become more aware of rising standards in service, due to competitive trends, and have developed higher expectations (Marshall et al., 2018).

Yong (2020) also that service reliability motivate people to consume. This means that perceived service reliability can influence customer satisfaction and enhance repeat purchase intention. Researchers have also recognized that, in various organizational settings, service reliability has a positive influence on customer patronage and customer retention (Sivadas & Baker-Prewitt, 2000). Realizing the importance of quality of service, organizations have attempted to improve their service to satisfy the consumers' more diverse personal demands and continually increasing expectations (Kotler, 2017) and to retain them as the loyal customers.

Agency banking service providers are third party agents, who are authorized to perform banking services on behalf of banks and financial institutions. They are responsible for cash deposit and

withdrawals, fund transfer, bill payment, account opening and management. Service reliability has been an important competitive tool for these agency banking service operators to achieve success in the market place with commonly undifferentiated services (Finn & Lamb, 2011).

There has been a lot of complaints from customers about not getting quality service (Maulana, 2022). Many subscribers complain of service infractions like frequent system crashes or slow performance, inaccurate transaction processing, high transaction fees, security breaches, inadequate customer service, lack of training for operators, malfunctioning hardware, long wait times due to system issues, and inconsistent pricing or charges across different terminals, that the agency banking service providers are rendering (Maulana, 2022).

The relationship between service reliability and customer patronage has received considerable academic attention in the past few years. For instance, Prabha, (2012) studied service quality dimensions that determine perceived service quality in restaurant services in Mauritius and found reliability to be the strongest determinant of quality. Hamed et al. (2015) assessed the influence of service reliability on customer satisfaction of Libyan e-consumers and found that a strong relationship between reliability and customer satisfaction.

All these studies concluded that service reliability has strong relationship with customer patronage compared to other service quality dimensions. However, none of the above studies sought to determine whether the influence of service reliability on customer patronage varies from one industry to another, as most of the cited studies were conducted mostly in hospitality and insurance companies (Hamed, et al., 2015; Chege, 2021; Aruho & Kansiime, 2021; Akbar & Wadud, 2024). Thus, this study sought join the discourse on service reliability by examining its correlation with patronage of agency banking service providers in Rivers State.

Literature Review

Theoretical review

The theoretical foundation of this study is theory of reasoned action (TRA). TRA proposes that an individual's behaviour is determined by their intentions, which are in turn influenced by their attitudes and subjective norms (Fishbein & Ajzen 1975). The theory holds that intentions are the most immediate determinant of behaviour. However, it also recognizes that other factors, such as perceived behavioural control, resources and situational constraints (Njite & Parsa, 2005). Overall, the TRA provides a comprehensive framework for understanding and predicting human behaviour by considering the interplay between attitudes, subjective norms and intentions.

In this study, customer's attitude towards reliability of the service provider and the convenience of using agency banking services can impact their intention to continue to patronize these services. If customers perceive agency banking services as reliable and convenient, they are more likely to continue using these services in the future (Njite & Parsa, 2005). On the other hand, if customers have negative attitudes towards the reliability of the service provider or find the services inconvenient, they may be less inclined to continue patronizing agency banking services.

TRA is relevant to this study as it helps us gain insight into factors that influence customer's intention to use agency banking services. Understanding customer attitudes and subjective norms can help service providers improve their offering and enhance customer satisfaction, ultimately leading to increased patronage of agency banking services.

Concept of service reliability

Service reliability refers to a company's ability to consistently deliver promised services accurately and dependably, essentially meaning that customers can trust a business to perform as stated, on time, and without errors; it is considered a key dimension of service quality, ensuring customers receive the expected service every time, which is crucial for building customer loyalty and satisfaction (Mooradian et al., 2020). Service reliability is the extent to which a service is reliable and consistent in meeting customer expectations.

Reliability is an important factor in shaping customer expectations. If service is inconsistent, it can result in differences between expectations and reality. Reliable service tends to create realistic expectations. If service is inconsistent, it can result in differences between expectations and reality. Parasuraman et al. (1998) and Zeithaml et al. (1990) argue that reliability is the most dimension in creating customer loyalty regardless of the services setting.

High level of service reliability will make customers satisfied. Therefore, service reliability is very important. Customers are prepared to pay a premium price if the perceived benefits exceed the perceived costs (Monroe, 1990). They will not mind waiting if they know that things will be done right the first time, promises will be kept and things will be delivered on time (Trooboff et al., 1995). This will avoid the consequences of customer complaints, establish a base of loyal customers and create more business through word-of-mouth communication.

Concept of patronage

Patronage is an exchange process where one receives a service or goods in exchange for money or other considerations. According to Adiele (2015), customer patronage is the act of buying by consumer. It is a measure of the frequency and consistency with which customers choose to engage in transactions or make purchases from a specific business (Olokundun et al., 2019). Patronage is burn out of a desire to be committed to an organization either based on its service quality (Adiele et al., 2015).

Simons (2016), opine that customer patronage is achieved when the anticipations of customer are fulfilled. Excellent customer service does not only make customers patronize the products but they also spread positive word-of-mouth to other people, which is an avenue for creating profit for service firms (Gremler & Brown, 2016).

Customer patronage is the support, encouragement, privilege or financial act that an organization or individual bestows to another. According to Kalu (2006), patronage is defined and determined in behavioural terms which could also mean "the act of being a regular customer to a shop. Engel et al. (1995, as cited in Nwiepe & Ateke, 2016) states that consumer patronage may be viewed from three perspectives: unplanned buying, partially planned buying and fully planned buying. Thus, customer patronage is influenced by psychological factors considered important by consumers.

Patronage has been measured differently by scholars. Ramya et al. (2019) divided customer patronage into two measures which are customer satisfaction and customer retention. Hills and Hiltman (2015) operationalized customer patronage into customer satisfaction, repurchase behavior and trust. Rashad (2018) identify trust, bond, customer satisfaction and partnerships; Adiele et al. (2015) measured customer patronage in terms of sales volume, profit level and customer retention. Simeon and Hamilton-Ibama (2022) operationalized consumer patronage using; customer satisfaction and customer retention. In this study, the measures used by Adiele et al. (2015) were adopted.

Sales volume

Sales volume is the quantity of sales made by an enterprise over a specific time period. This comes from customer patronage; and can be quantified into monetary terms or units (Best, 2014). Sales volume is the multiplication of the unit sales to the prices of the goods sold (Robert & Gathinji, 2014). Some enterprises design strategies to achieve immediate sales. This has affected the long-run growth and survival of these firms (Sherpherd, 2011; Best, 2014). Sales volume can be used to assess company performance, especially marketing managers in terms of marketing their products. In addition, increase in sales volume can indicate that the community's need for these products increases.

Rangkuti (2009), states that sales volume is an achievement expressed quantitatively in terms of physical or volume or unit of a product. Sales volume is something that indicates the ups and downs of sales and can be expressed in terms of units, kilos, tons or liters. According to Swastha and Irawan (2000), sales volume measurement can be done in two ways, namely based on the number of product units sold and based on the value of the product sold (sales turnover).

Sales volume is measured based on the units of products sold, i.e. the number of real sales units of the company in a given period, while the value of products sold (sales turnover), i.e. the number of real sales value of the company in a given period ". According to Schiffan (2005), sales volume is the level of sales obtained by the company for a certain period in units.

Profit level

Profit is excess of return over outlay while profitability is "the ability of given investment to earn a return from its use (Nimalathasan, 2009). Profit is the primary objective of a business (Nimalathasan, 2009). The word Profit means an absolute measure of earning capacity, while profitability is relative measure of earning capacity. Profitability is described as the degree to which a business or activity yields profits or financial gains (Nwulu & Nwokah, 2018).

Profitability ratios measure the firm's ability to generate profits and central investment to security analysis, shareholders, and investors. Profitability is the primary measure of the overall success of enterprise. The analysis of profitability ratio is important for the shareholders, creditors, prospective investors, bankers and government alike.

Many researchers utilize traditional accounting measure of profitability. One of the most common indices is return on assets (Stakes & Epstein, 2000; & Wan & Hoskisson, 2003). Return on assets is net income divided by average assets over a year. More precisely, to compute the numerator, researchers usually subtract the interest expense and the interest tax savings from the annual profit. As Van Dyck et al. (2005) highlight, return on assets is a measure of operating efficiency, reflecting long term financial strength of organizations.

Customer retention

Customer retention describes a situation where customers return for further business whenever they have need for the products a firm offers (Ateke & Amangala, 2020). It results from exceeding customers' expectation, so that they become delighted and desire to build a relationship with the firm. In the view of Martey et al. (2014), customer retention refers to activities and actions companies take to reduce the number of customer defections.

Companies achieve customer retention by focusing on delivering quality product and proving excellent customer service (Ateke & Onwujiariri, 2014). Marketing theorists and practitioners emphasize the relevance of customer retention to overall wellbeing of a business undertaking.

Firms and their customers have increasingly looked for mutually satisfying long-term relationships as a way of increasing competitiveness on the part of firms; and as a way of reducing purchase related risks on the part of customers (Augusto de Matos et al., 2007, as cited in Ateke & Amangala, 2020).

Effective customer retention drive starts with the initial contact a firm makes with a customer and continue throughout the duration of the relationship. Thus, the firm's technology, the way it serves existing customers and its reputation within and across its industry affects its ability to attract and retain customers (Ateke & Amangala, 2020).

Ascarza et al. (2018) posits that customer retention is tied to drawing in the correct client, motivating them to purchase frequently and in higher amounts and to bring you significantly more clients (Zhang et al., 2018). The increased fascination with customer retention is premised on the idea that it costs less to keep a current customer than securing new ones (Cook, 2002).

Service reliability and customer patronage

Chege (2021) examined the influence of service reliability on customer satisfaction in the insurance industry in Kenya. The study was anchored on assimilation contrast theory and employed a descriptive research design. Primary data was collected using a structured self-administered questionnaire; and analysed using linear mixed effect models of structural equation modeling (SEM). The study found that there was a variation of levels of customer satisfaction across entities but this was not attributed to service reliability.

Aruho and Kansiime (2021) examined the relationship between reliability, assurance, tangible clues of customer service, and customer satisfaction, and trust in Hotels in Uganda. The study revealed that by increasing speed and timing of service delivery with friendly and courteous staff, customers' expectations and promises are fulfilled. The customers who are satisfied use word of mouth to tell others about the great services being offered by the hotels. Hotel staff who do not deliver adequately the accepted services will make the guests not come back for extra services. A hotel guest who experiences negative customer service is more likely to share it among others. The article reveals that boosting reliability, assurance and tangible clues of customer service will enhance customer satisfaction in hotels.

Akbar and Wadud (2024) determined the influence of service reliability mediated by employee performance, on customer satisfaction. Primary data for the research were collected through questionnaires. The research results indicate that service speed and service reliability have a positive and significant impact on customer satisfaction. Additionally, the research found that employee performance, as a mediating variable, has a significant influence. In this study, it was revealed that without the support of skilled employees, they cannot work quickly and reliably, thereby failing to provide satisfaction to customers.

Yunusa and Babagana (2023) examined the influence of banks' services quality on customer satisfaction. A quantitative research approach was adopted and questionnaire was used to collected primary data. The data collected were analyzed with the aid of SPSS 21. Results showed that assurance, reliability, tangibility, empathy influence customer satisfaction.

Onyeonoro et al. (2024) focused on service quality and customer patronage. To achieve the objective of the study, survey research design was adopted. The researcher adopted primary data in getting the required information through the use of structured questionnaire. The data generated were analyzed using multiple regression analysis. The study revealed that service reliability,

service tangibility, service assurance, service responsiveness and service empathy have significant influence on customer patronage.

From the above, it is clear that majority of the studies are of the view that service reliability has positive implications on customer patronage. However, the following null hypotheses were formulated due to our need to conduct statistical analyses and interpretation.

H_01 : service reliability has no significant correlation with sales volume of agency banking service providers in Rivers State.

H_02 : service reliability has no significant correlation with profit level of agency banking service providers in Rivers State.

H_01 : service reliability has no significant correlation with customer retention of agency banking service providers in Rivers State.

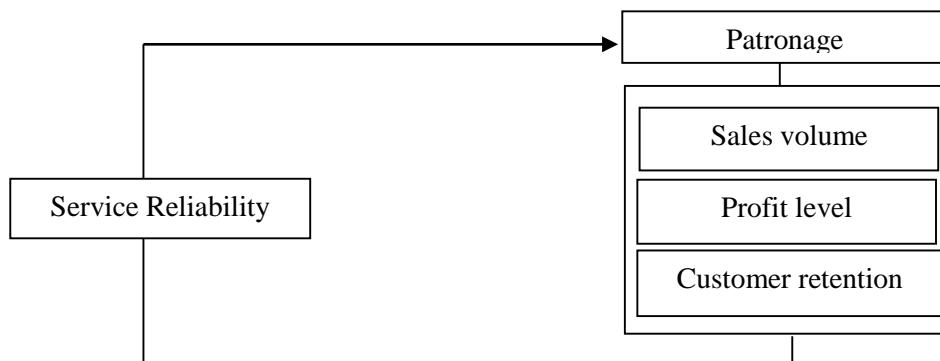


Fig. 1: Conceptual framework of correlation between service reliability and patronage of agency banking service providers in Rivers State

Methodology

The study adopted a quantitative research approach anchored in an explanatory cross-sectional survey framework. The population of the study is infinite considering the size of agency banking service providers in Rivers State. The sample for this study comprised of 384 agency banking service providers. This was derived using Krejcie and Morgan Table for sample size determination. Data was collected mainly using structured questionnaire. The researcher adopted the Cronbach alpha co-efficient method to ascertain the reliability of the research instrument. The data was analyzed using descriptive statistics, while Pearson's Product Moment Correlation Coefficient (PPMC) was used to test the hypotheses formulated for the study with the aid of the Statistical Package for Social Sciences (SPSS) version 22.

Data Analysis and Results

Table 1: Descriptive statistics for Study Variables

	N	Minimum	Maximum	Mean	Std. Dev.
Service reliability	253	1	5	3.81	.854
Sales volume	253	1	5	3.71	.854
Profit level	253	1	5	3.62	.801
Customer retention	253	1	5	3.55	.976
Valid N (listwise)	253				

Source: SPSS Output, 2025

Table 1 illustrates the descriptive statistics for service reliability, sales volume, profit level and customer retention with mean scores of 3.81, 3.71, 3.62 and 3.55 respectively. This shows high level of agreement and manifestation of the various variables in the organizations under study.

Table 2: Correlations Matrix for Reliability and Measures of Customer Patronage

		Service Reliability	Sales Volume	Profit Level	Customer Retention
Service Reliability	Pearson Correlation	1	.442**	.735**	.811**
	Sig. (2-tailed)		.000	.000	.000
	N	253	253	253	253
Sales Volume	Pearson Correlation	.442**	1	.471**	-.121
	Sig. (2-tailed)	.000		.000	.054
	N	253	253	253	253
Profit Level	Pearson Correlation	.735**	.471**	1	.515**
	Sig. (2-tailed)	.000	.000		.000
	N	253	253	253	253
Customer Retention	Pearson Correlation	.811**	-.121	.515**	1
	Sig. (2-tailed)	.000	.054	.000	
	N	253	253	253	253

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Output of data analyses (2025).

Table 2 illustrates the results of test of hypotheses. The facts in Table 2 shows a P(r) value of 0.442 on the correlation between service reliability and sales volume of agency banking service providers in Rivers State. This value implies that a moderate correlation exists between the variables. The positive sign of P(r) coefficient indicates that the correlation between ability and sales volume of agency banking service providers in Rivers State is positive. This implies that service reliability enhances of sales volume. In addition, the statistical test of significance (p-value) shows that the sig-calculated is less than significant level (p=0.000 <0.05). Therefore, the null hypotheses was rejected.

Also, Table 2 shows a P(r) value of 0.735 on the correlation between service reliability and profit level of agency banking service providers in Rivers State. This value implies that a strong correlation exists between the variables. The direction of the correlation is positive. This means that service reliability enhances profit level of agency banking service providers in Rivers State. In addition, the statistical test of significance (p-value) shows that the sig-calculated is less than significant level (p=0.000 <0.05). Therefore, the null hypothesis was rejected.

Furthermore, Table 2 shows a P(r) value of 0.811 on the correlation between service reliability and customer retention of agency banking service providers in Rivers State. This value implies that a very strong relationship exists between the variables. The direction of the relationship is positive, implying that service reliability enhances customer retention. In addition, the statistical test of significance (p-value) shows that the sig-calculated is less than significant level (p=0.000 <0.05). Therefore, the null hypothesis was rejected.

Discussion of Findings

The results of this study are line with the study of Iddrisu et al. (2015) who investigated the relationship between service quality and customer loyalty in the Cellular industry of Ghana, and revealed that service quality variables such as tangibles, responsiveness, reliability, assurance and empathy have a positive influence on customer loyalty through customer satisfaction.

The current results also align with those of Onyeonoro et al. (2024) whose study on service quality and patronage revealed that service reliability, service tangibility, service assurance, service responsiveness and service empathy have significant influence on patronage. From the above, it

is clear that majority of the studies are of the view that service reliability has positive implications on customer patronage.

Conclusion and Recommendations

The study concluded that service reliability significantly and positively influences patronage of agency banking service providers in Rivers State. High reliability of services will make customers satisfied. Therefore, the reliability of customer service in this study is very important. The customers who are satisfied use word of mouth to tell others about the great services being offered by the organization thereby leading to increased sales volume, improved profit level and high customer retention. Based on the above findings and conclusion, the following recommendations are made:

- 1) The agency banking service providers in Rivers State should provide reliable services that are error-free to improve their patronage.
- 2) The agency banking service providers in Rivers State should always attend to customer's needs or expectations by paying attention on the customer complaints in order satisfy the customer's expectation.
- 3) The agency banking service providers in Rivers State should give its customers individualized attention so as to enable customers gain memorable and sustainable experience which will ultimately improve on their sales, profit level and customer retention level.

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